

Information to identify the case:

Debtor 1 **Julie Ann Jacobs**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4965**

EIN --_--_--_--_--_--

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN _ _ _ _ _

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **20-34668-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Julie Ann Jacobs

March 8, 2021

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Julie Ann Jacobs
Debtor

Case No. 20-34668-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Mar 09, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2021:

Recip ID	Recipient Name and Address
db	+ Julie Ann Jacobs, 17150 Dunns Chapel Road, Montpelier, VA 23192-3022
15522947	+ Bon Secours, P.O. Box 11302, Richmond, VA 23230-1302
15522952	+ Clearwater Pool Service Inc, 570 E. Hundred Rd., Chester, VA 23836-2617
15522954	+ Fed Loan Servicing, Attn: Bankruptcy, Po Box 60610, Harrisburg, PA 17106-0610
15522955	+ Hoodview Disposal Service, PO Box 1110, Canby, OR 97013-1110
15522956	+ LVNV Funding, LLC, P.O. Box 3038, Evansville, IN 47730-3038
15522958	+ Northwest Natural Gas, PO Box 6017, Portland, OR 97228-6017
15522965	+ Scott & Associates, P.O. Box 62999, Virginia Beach, VA 23466-2999
15522966	+ St. Mary's Hospital, 5801 Bremon Road, Richmond, VA 23226-1900

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: bruce.robinson@txitrustee.com	Mar 10 2021 02:25:00	Bruce E. Robinson, 341 Dial 866-769-9218 Code: 7515089, P.O. Box 538, South Hill, VA 23970-0538
cr	+ EDI: AGFINANCE.COM	Mar 10 2021 04:53:00	OneMain, P.O. Box 3251, Evansville, IN 47731-3251
15522945	+ Email/Text: bankruptcy@af247.com	Mar 10 2021 02:27:00	Advance 24 Financial, 3975 Hixson Pike, Chattanooga, TN 37415-3553
15522946	+ EDI: AMEREXPR.COM	Mar 10 2021 04:53:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15522948	+ Email/Text: banko@bonncoll.com	Mar 10 2021 02:27:00	Bonneville Collections, Po Box 150621, Ogden, UT 84415-0621
15522949	+ EDI: CAPITALONE.COM	Mar 10 2021 04:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15522951	+ EDI: CITICORP.COM	Mar 10 2021 04:53:00	Citibank North America, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15522953	EDI: ESSL.COM	Mar 10 2021 04:53:00	Dish Network, P. O. Box 530714, Atlanta, GA 30353-0714
15522950	EDI: JPMORGANCHASE	Mar 10 2021 04:53:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-0000
15522957	+ EDI: MID8.COM	Mar 10 2021 04:53:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
15522959	+ EDI: AGFINANCE.COM	Mar 10 2021 04:53:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15522961	EDI: PRA.COM	Mar 10 2021 04:53:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-0000
15522960	EDI: PRA.COM	Mar 10 2021 04:53:00	Portfolio Recovery, Attn: Bankruptcy, 120

District/off: 0422-7

User: admin

Page 2 of 2

Date Rcvd: Mar 09, 2021

Form ID: 318

Total Noticed: 26

15522962	+ Email/PDF: credit.collections@pgn.com	Mar 10 2021 01:50:52	Corporate Blvd, Norfolk, VA 23502-0000
15522963	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 10 2021 02:26:00	Portland General Electric, P.O. Box 4438, Portland, OR 97208-4438
15522964	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 10 2021 01:50:51	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15522967	+ EDI: RMSC.COM	Mar 10 2021 04:53:00	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
			Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC Formerly Known As (FKA) Quicken

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2021 at the address(es) listed below:

Name	Email Address
Bruce E. Robinson	bruce.robinsontr@gmail.com therese.rogerstra@gmail.com;ecf.alert+Robinson@titlexi.com
D. Carol Sasser	on behalf of Creditor Quicken Loans LLC Formerly Known As (FKA) Quicken Loans Inc. dsasser@siwpc.com, ewhite@siwpc.com;jmuncy@siwpc.com;bkreferrals@siwpc.com;siwbkecf@siwpc.com;siwpc@ecf.courtdrive.com;siwattecf@siwpc.com
James E. Kane	on behalf of Debtor Julie Ann Jacobs jkane@kaneandpapa.com info@kaneandpapa.com,cdiez@kaneandpapa.com,rbrowne@kaneandpapa.com,awilson@kaneandpapa.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 4